CareFirst
Family of health care plans

Welcome

Anne Arundel County Government

Agenda

1. Key Terms
2. Medical Plan Options
3. Behavioral Health
4. Making the Most of Your Plan

Helpful Guide to Key Terms

- **Balance Billing**: Out-of-network providers can charge more for their services. If you see an out-of-network provider, you may be responsible for paying the difference between their price and the maximum amount your CareFirst health plan will pay.
- **Coinsurance**: The percentage of the cost of care that a member is required to pay through their health plan for medical care and expenses.
- **Copay**: The dollar amount a member is required to pay through their health plan for medical care and expenses.
- **Cost Sharing**: Your portion of the cost when you receive care. Cost sharing is different from your premium—it's made up of three things: deductible, coinsurance and copay.
- **Deductible**: The amount of money a member must pay for healthcare services each year before the insurance company begins to pay its portion.

Helpful Guide to Key Terms

- **In-Network**: Doctors, hospitals, labs, imaging and other providers or facilities that participate in the health plan's provider network. Using participating in-network providers typically means lower member out-of-pocket expenses. In-network providers will not balance bill members past the allowed amount.

- **Out-of-Network**: Doctors, hospitals, labs, imaging and other providers or facilities that DO NOT participate in the health plan's provider network. Out-of-network providers can balance bill members up to the provider's charge.

  - Some plans, like an HMO plan, do NOT cover care received from providers or facilities that are not in the network. Members enrolled in Preferred Provider Organizations (PPO) and Point-of-Service (POS) coverages can go out of network but will pay higher out-of-pocket costs.

- **Out-of-Pocket Maximum**: The most a member will pay out-of-pocket in coinsurance, copays and/or deductibles in a plan year for covered healthcare services. Once the out-of-pocket maximum is met, the plan pays 100% of the allowed amount for covered services for the rest of the benefit period.

- **Premium**: The amount a member pays each month for health insurance coverage. Premiums do not count toward deductibles or out-of-pocket maximums.

Medical Plan Options

BlueChoice Advantage EPO

- Members can live or work inside or outside of the CareFirst service area (Maryland, Washington D.C. and Northern Virginia) as this product provides national coverage.

In-network benefits	
Network Search: “Find a Doctor”	BlueChoice Advantage
Out-of-Network Providers	Not available
PCP Selection	Recommended, but not required
Referrals	Not required
Labs	LabCorp when in MD, DC and Northern VA
X-ray	Advanced Radiology when in MD, DC and Northern VA

BlueChoice Advantage EPO Benefit Chart

	In-network
Annual medical deductible (individual/family)	$100/$200
Annual medical out-of-pocket maximum (individual/family)	$1,100/$3,600
Preventive care	No charge
Primary Care Provider (PCP) office visit	$15 copay
Specialist office visit	$15 copay
Labs (LabCorp)	No charge
X-ray	No charge
Specialty imaging	No charge
Convenience care (retail health clinic)	$15 copay
Urgent care	$35 copay
Emergency room	$75 copay (waived if admitted)
Inpatient hospital services—facility	Deductible, then no charge

BlueChoice Advantage EPO Benefit Chart

	In-network
Physical, Speech, Occupational Therapy – office (150 visits per benefit period combined)	$15 copay
Chiropractic	$15 copay
Durable Medical Equipment (DME)	Deductible, then no charge
Allergy Testing	$15 copay
Allergy Injections	$15 copay

BlueChoice Advantage PPO

- Members can live or work inside or outside of the CareFirst service area (Maryland, Washington D.C. and Northern Virginia) as this product provides national coverage.

	In-network benefits[1] Lowest out-of-pocket costs	**Out-of-network benefits** Highest out-of-pocket costs
Network Search: "Find a Doctor"	BlueChoice Advantage	▪ Your plan offers coverage for out-of-network providers[2] ▪ Balance billing may apply for non-participating providers
PCP Selection	Recommended, but not required	
Referrals	Not required	
Labs	LabCorp (no balance billing)	Any participating lab (may be balance billed)

[1] Maximize your in-network benefits by searching for providers or facilities that are the lowest cost to you. Use the Out-of-Pocket Costs filter and select In Network: Lowest Out-Of-Pocket.
[2] Your plan offers coverage for out-of-network providers, but you will pay more out of pocket than you would if you selected an in-network provider or facility.

BlueChoice Advantage PPO Benefit Chart

	In-network	Out-of-network
Annual medical deductible (individual/family)	$125/$250	$500/$1,000
Annual medical out-of-pocket maximum (individual/family)	$500/$1,000	$1,500/$3,000
Preventive care	No charge	Deductible, 30% AB*
Primary Care Provider (PCP) office visit	$15 copay	Deductible, 30% AB*
Specialist office visit	$35 copay	Deductible, 30% AB*
Labs – Lab Corp All others	No charge	Deductible, 5% AB* Deductible, 5% AB*
X-ray – Advanced Radiology All others	No charge	Deductible, 5% AB*
Specialty imaging	Deductible, 5% AB*	Deductible, 5% AB*
*AB = Allowed Benefit		

BlueChoice Advantage PPO Benefit Chart

	In-network	Out-of-network
Convenience care (retail health clinic)	$15 copay	Deductible, 30% AB*
Urgent care	$35 copay	$35 copay
Emergency room	$75 copay (waived if admitted)	$75 copay (waived if admitted)
Inpatient hospital services—facility	Deductible, 5% AB*	Deductible, 30% AB*
Physical, Speech, Occupational Therapy – office (300 visits per benefit period combined In and Out of Network)	$35 copay	Deductible, 30% AB*
Chiropractic	$35 copay	Deductible, 30% AB*
Durable Medical Equipment (DME)	Deductible, 5% AB*	Deductible, 5% AB*
Allergy Testing	Deductible, 5% AB*	Deductible, 30% AB*
Allergy Injections	$15 copay - PCP $35 copay – Specialist	Deductible, 30% AB*
*AB = Allowed Benefit		

Benefit Chart Comparison: In-Network

	BlueChoice Advantage EPO	BlueChoice Advantage PPO
Deductible	$100/$200	$125/$250
Out-of-Pocket	$1,100/$3,600	$500/$1,000
Preventive Care	No charge	No charge
Primary Care	$15 copay	$15 copay
Specialist Office Visit	$15 copay	$35 copay
Labs – Lab Corp All others	No charge No charge	No charge Deductible, 5% AB*
X-ray – Advanced Radiology All others	No charge No charge	No charge No charge
Specialty Imaging	No charge	Deductible, 5% AB*
*AB = Allowed Benefit		

Benefit Chart Comparison: In-Network

	BlueChoice Advantage EPO	BlueChoice Advantage PPO
Convenience care (retail health clinic)	$15 copay	$15 copay
Urgent Care	$35 copay	$35 copay
Emergency Room (copay waived if admitted)	$75 copay	$75 copay
Physical, Speech, Occupational Therapy - office	$15 copay (150 visits per benefit period combined)	$35 copay (300 visits per benefit period combined In and Out of Network)
Chiropractic	$15 copay	$35 copay
Durable Medical Equipment (DME)	Deductible, then no charge	Deductible, 5% AB*
Allergy Testing	$15 copay	Deductible, 5% AB*
Allergy Injections	$15 copay	$15 copay - PCP $35 copay – Specialist
*AB = Allowed Benefit		

Benefit Chart Comparison: Out-of-Network

	BlueChoice Advantage EPO	BlueChoice Advantage PPO
Deductible	N/A	$500/$1,000
Out-of-Pocket	N/A	$1,500/$3,000
Preventive Care	Not covered	Deductible, 30% AB*
Primary Care	Not covered	Deductible, 30% AB*
Specialist Office Visit	Not covered	Deductible, 30% AB*
Labs – Lab Corp All others	Not covered	Deductible, 5% AB* Deductible, 5% AB*
X-ray All others	Not covered	Deductible, 5% AB*
Specialty Imaging	Not covered	Deductible, 5% AB*
*AB = Allowed Benefit		

Benefit Chart Comparison: Out-of-Network

	BlueChoice Advantage EPO	BlueChoice Advantage PPO
Convenience care (retail health clinic)	Not covered	Deductible, 30% AB
Urgent Care	Not covered	$35 copay
Emergency Room (copay waived if admitted)	$75 copay	$75 copay
Physical, Speech, Occupational Therapy - office	Not covered	Deductible, 30% AB* (300 visits per benefit period combined In and Out of Network)
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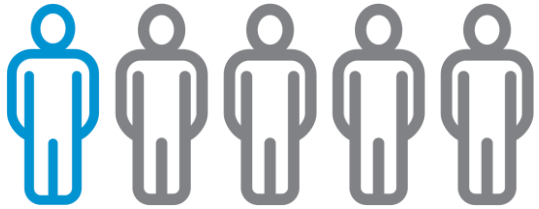
Behavioral Health

Importance of Behavioral Health



1 in 5 American adults experiences some form of mental illness in any given year.[1]

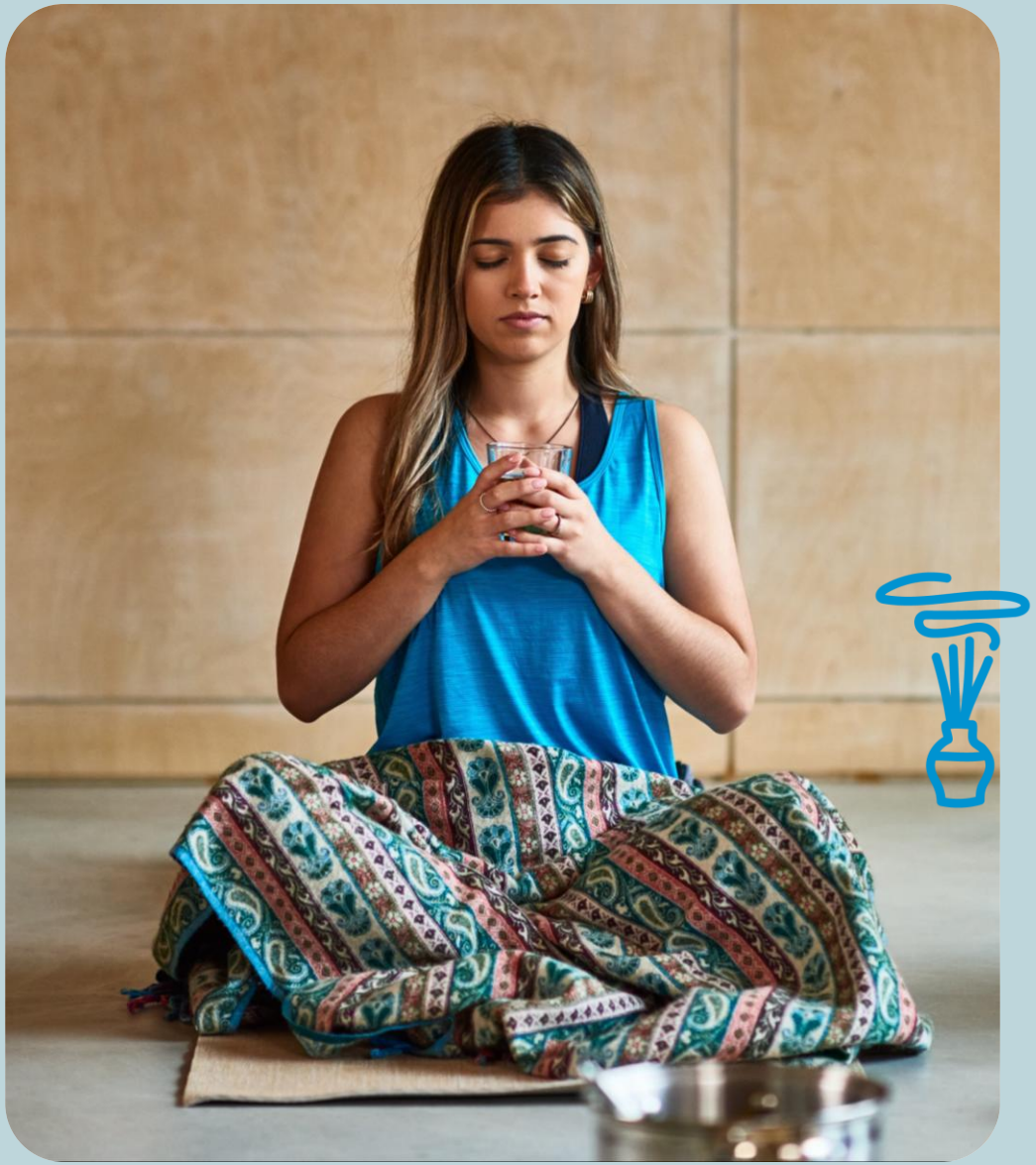
As a CareFirst member, you have **access to providers and resources** if you or a loved one are living with a behavioral health or substance use disorder.

[1] NAMI (National Alliance on Mental Illness). Mental Health by the Numbers. https://www.nami.org/mhstats.

Behavioral Health Support

- CareFirst offers specialized services and programs when you need assistance related to depression, drug or alcohol dependence, stress, eating disorders or other behavioral health issues.
- If you choose to participate in these services, all interactions between you and your provider(s) are confidential.

800-245-7013
carefirst.com/mentalhealth



Making the Most of Your Plan

What's Included With Your CareFirst Plan?

Member services

- My Account—personalized member portal
- Know Before You Go
- Virtual Care
- Member tools—Find a Doctor online directory, mobile apps
- Blue365—health and wellness deals and discounts
- CareFirst WellBeing

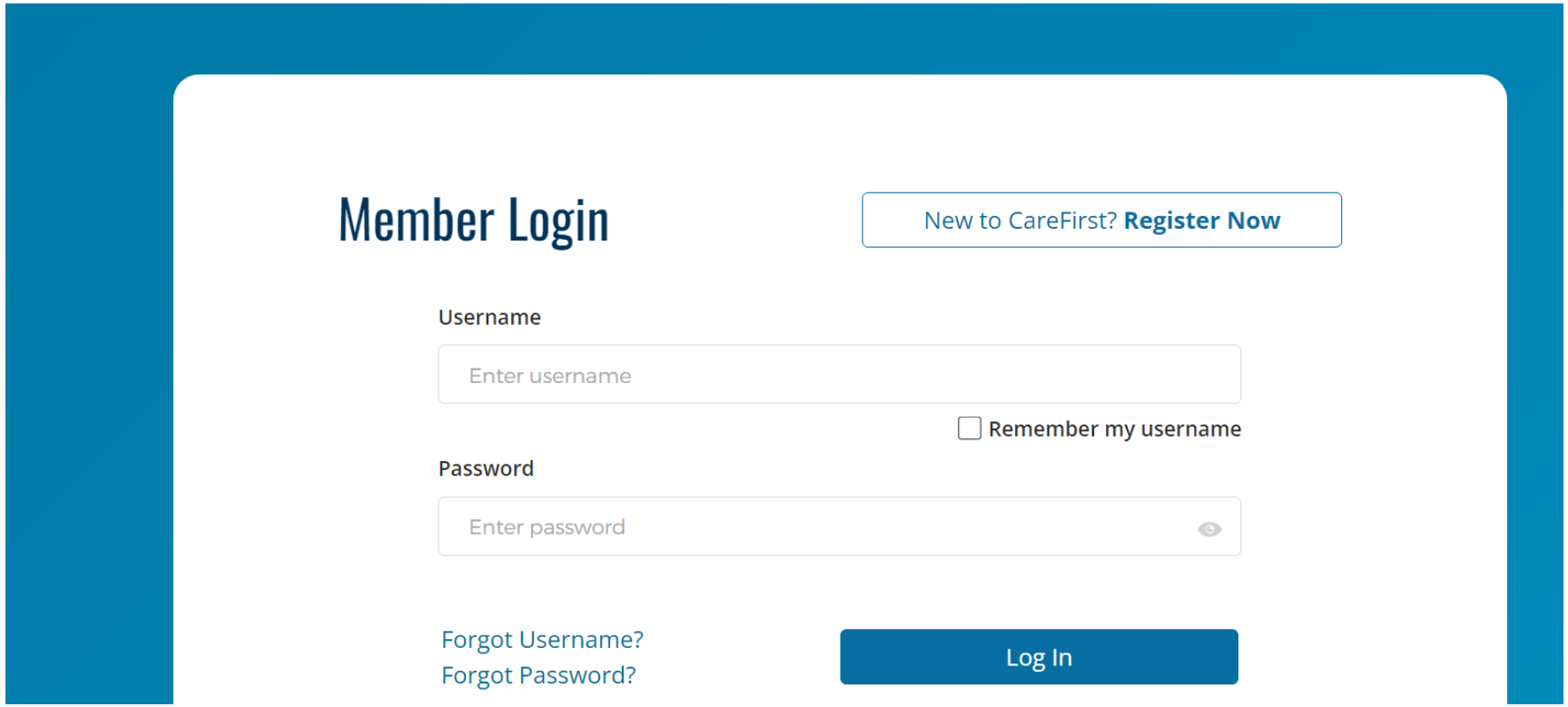
My Account

Your personalized member portal

- Search for doctors, hospitals, urgent care centers, other providers nationwide
- View, order or email member ID cards
- Check claims and deductible status
- Update communication preferences and password
- Quickly access a variety of CareFirst member programs

Download the CareFirst app or add carefirst.com/myaccount to your mobile favorites!

My Account


Member Login
New to CareFirst? Register Now
Username
Enter username
Remember my username
Password
Enter password
Forgot Username?
Forgot Password?
Log In

Know Before You Go

Know where to go before you need care to save more on healthcare costs

Your Care Options	Cost	Needs or Symptoms	Available 24/7	Rx	Virtual Care	In-Person Care
CloseKnit Virtual Care CloseKnit offers 24/7/365 virtual-first primary care, urgent care, mental health and other specialty services *in-person care available when applicable	**$**	▪ Preventive visits ▪ Urgent care ▪ Mental health therapy ▪ Psychiatry for ages 2+ ▪ Lactation consultation ▪ Nutrition and diet support ▪ Billing and benefits support	✔	✔	✔	✔
24-Hour Nurse Advice Line Call **800-535-9700** for general questions about health issues or where to go for care	**$0**	▪ Cough, cold and flu ▪ Rashes ▪ Medication questions	✔	✗	✔	✗
PCP Visit Discuss diagnosis treatment of illness, chronic conditions, routine check-ups	**$**	▪ Routine physical ▪ Diabetic care ▪ Cough, cold, flu, allergies ▪ Bronchitis	✗	✔	Verify availability with your provider.	✔
Convenience Care (e.g., Retail clinics such as CVS MinuteClinic) Health screenings, vaccinations, minor illness or injury	**$$**	▪ Cough and cold ▪ Pink eye ▪ Ear pain ▪ Flu shot	✗	✔	✗	✔
Urgent Care (e.g., ExpressCare or Patient First) Non-life-threatening illness or injury requiring immediate care	**$$**	▪ Sprains ▪ Cut requiring stitches ▪ Minor burns ▪ Sore throat	✗	✔	✗	✔
Emergency Room Life-threatening illness or injury	**$$$$**	▪ Chest pain ▪ Difficulty breathing ▪ Uncontrolled bleeding ▪ Major burns	✔	✔	✗	✔

Virtual Care

CloseKnit

CloseKnit, CareFirst's leading virtual-care practice, gives you 24/7 access to primary care, urgent care, therapy and more through your computer or the CloseKnit mobile app

Advanced primary care
Dedicated Care Team to provide preventive care and support for chronic conditions. For adults ages 18+.

Urgent care
Same-day care to treat minor injuries and common illnesses fast. Average wait time is 30 minutes or less. For adults and children ages 2+.

Mental health services
Expert help from licensed therapists and psychiatrists, including short- and long-term therapy, as well as medication management and support. For adults and children ages 2+.

New parent support
Lactation services and support for parents, including prenatal risk assessments, post-natal feeding education and weaning programs.

Nutrition services
Counseling and nutrition plans to support health needs, lifestyle goals, chronic illnesses and weight loss. For adults and children ages 5+.

Scan the QR code or visit closeknithealth.com to get started.

Provider Search Tool

Search for doctors, hospitals, urgent care centers, other providers—nationwide

- Search by name or specialty
- Browse by category—such as primary care and behavioral health
- Review provider highlights, including specialties, locations, credentials, CareFirst health plans accepted
- Quickly access CloseKnit—our virtual practice for primary care, urgent care and behavioral health

carefirst.com/doctor

CareFirst Mobile App

CareFirst Mobile App

Access your CareFirst account on-the-go.

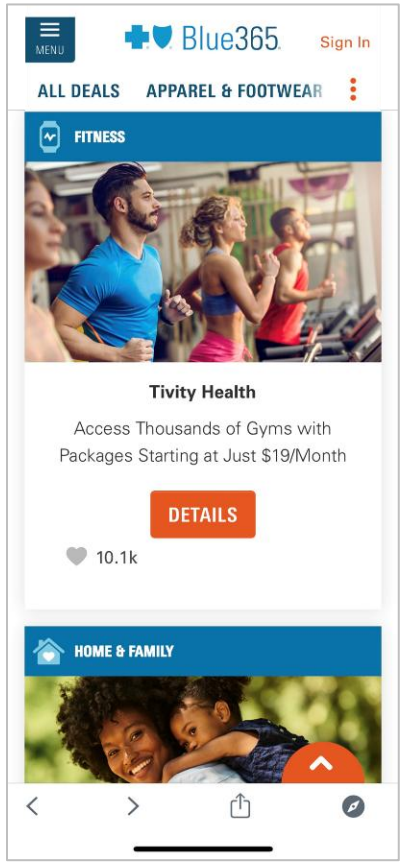
Visit your app store to download the CareFirs

Download on the App Store

GET IT ON Google Play

Blue365 Discount Program

Exclusive health and wellness discounts from top national and local retailers:



- Apparel and footwear
- Fitness (equipment, memberships)
- Hearing and vision (hearing aids, Lasik, eye wear)
- Home and family (baby, pets, home office, finance)
- Nutrition
- Personal care (oral care, grooming, skin care)
- Travel (vacation, hotel, rental cars)

Access Blue365 through the CareFirst WellBeing app or by visiting carefirst.com/wellnessdiscounts.

Introducing CareFirst WellBeing*

Begin exploring your personalized digital connection to a healthier life by visiting **carefirst.com/wellbeing**.

* This well-being program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

Connections to WellBeing

Motivating digital resources anytime, anywhere

RealAge®
Learn the physical age of your body, compared to your calendar age with the online health assessment.

Personalized health timeline
Receive recommendations and health information tailored to your goals and interests.

Trackers
Connect your wearable devices or enter your own data to monitor sleep, steps, nutrition and more.

Challenges
Get extra motivation for achieving your health goals.

Health profile
Access your important health data all in one place.

Meditation, relaxation and more
Break free from stress with mindfulness tools, unwind at the end of the day or ease into a restful night of sleep with meditation, streaming music and videos.

Connections to WellBeing

Explore special support and resources including

Health coaching

Personal phone coaching provided by registered nurses and trained professionals focusing on stress management, chronic conditions and more.

Eating and living mindfully

Web- and app-based programs help you achieve better eating habits or reach a healthier weight and reduce your risk of developing diabetes through mindfulness practices and gradual lifestyle changes.

Tobacco cessation

21-day program provides digital coaching, peer-to-peer support and access to daily mindfulness activities and online tools.

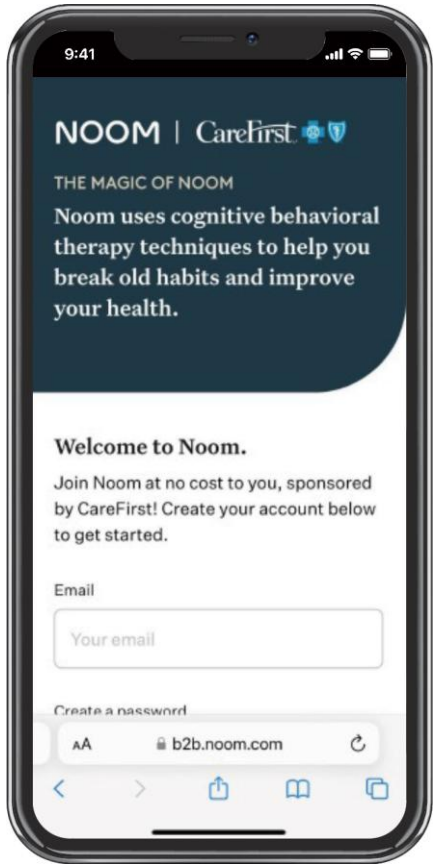
Financial well-being

Digital program includes videos, expert tips, easy-to-use tools and a step-by-step plan to help you reach your financial goals.

Noom

A digital, evidence-based weight and diabetes prevention program that helps you achieve sustainable, healthy habits over time

- Psychology-based approach to help you better understand your relationship with food
- Techniques that teach you the “why” behind your habits and how to change them
- Interactive, digestible content, just 5–10 minutes daily
- Option of a personal coach to support you as you move at your own pace
- Added features like Noom Move—an extensive collection of workouts, and AI food logging



Get started with Noom today by creating or logging in to your CareFirst WellBeing account.

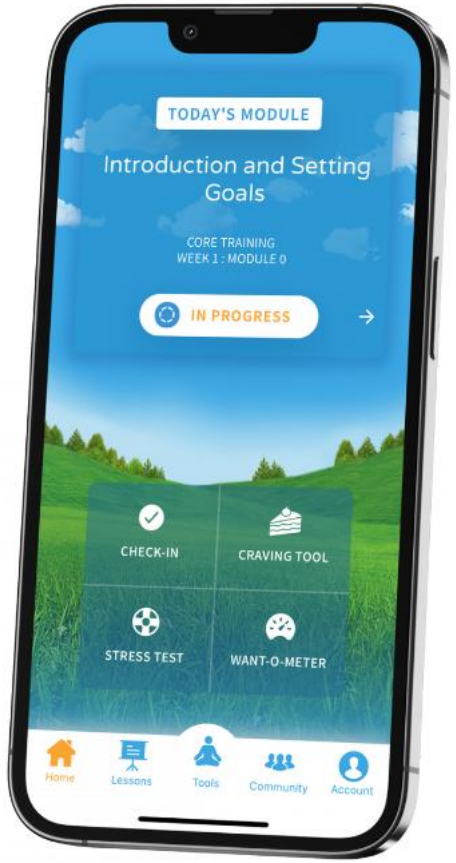
Noom is brought to you on behalf of your CareFirst WellBeing program. Noom is an independent company that provides health improvement management services to CareFirst members. Noom does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

Eat Right Now

A web- and app-based program that combines neuroscience and mindfulness to help you and your relationship with eating

- Provides 28+ modules and guided mindfulness exercises
- Can help you lose 5–7% of your body weight and reduce your risk of developing type 2 diabetes, or simply be more sensible about what you eat
- Has physical activity and calorie-related content, meal planning and progress tracking
- Offers weekly group sessions moderated by clinical professionals
- New Mindful Eating—for those whose goal is not weight loss, but better eating habits

Get started with Eat Right Now today by creating or logging in to your CareFirst WellBeing account.



Thank You

For more information, contact:
Customer Service – 833-536-2166
or visit www.carefirst.com/aacg

With Care

CareFirst